

EXHIBIT A

86-02 Forest Parkway

NOTICE OF DENIAL TO RENT

March 17, 2011

To: Dawn T. Massey
 109-63 Centreville St 2nd Floor
 Ozone Park, NY 11417

Thank you for applying for rental housing at 86-02 Forest Parkway located at 86-02 Forest Parkway, New York, NY 11421. PLEASE TAKE NOTICE that your Application to Rent has been DENIED. We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq., as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

1. **Reason for Denial** This action has been taken based on the following:

- ☐ Information contained in a consumer credit report obtained from one or more of the consumer credit reporting agencies named in paragraph 2 of this notice.
- ☐ A consumer credit report containing insufficient information obtained from one or more of the consumer credit reporting agencies named in paragraph 2 of this notice.
- ☒ Previous evictions, eviction filings, or criminal convictions reported by one or more of the consumer credit reporting agencies named in paragraph 2 of this notice.
- ☒ Information received from a person or company other than a consumer credit reporting agency. You have a right to make a written request to us within 60 days of receiving this notice for a disclosure of the nature of this information. This information may include one or more of the following:
 - ☐ Poor reference from a previous landlord.
 - ☐ Poor personal reference.
 - ☒ False or unverifiable employment or income information.
- ☒ Insufficient income.
- ☐ Misleading or false information disclosed during your application process.
- ☐

2. **Consumer Credit Reporting Agency** When a credit report is used in making the decision, Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer credit reporting agencies that provided the report were:

- ☐ Equifax, E.C.I.F., P.O. Box 740241, Atlanta, GA, 30374-0241, (800) 685-1111
- ☒ Experian (TRW), Consumer Assistance, P.O. Box 2002, Allen, TX, 75013, (888) 397-3742
 For a free copy of your Experian Credit Report, please visit <http://www.experian.com/reportaccess>.
- ☒ On-Site.com, 2465 Latham Street, Floor 3, Mountain View, CA 94040, (877) 222-0384
- ☐ Trans Union, Consumer Relations at P.O. Box 1000, Chester, PA, 19022, (800) 888-4213
www.transunion.com/myoptions
- ☐

3. Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency only provided information about your credit history. It took no part in making the decision to regarding your rental application, nor can it explain why the decision was made.
4. You have certain rights under federal law, as explained in more detail in paragraphs 4-6 below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency at its number listed above or write to it at the listed address.
5. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer reporting agency whose name is checked above. You must request the copy within 60 days of the date on this notice. Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put in your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.
6. You may have additional rights under the credit reporting or consumer protection laws of New York.

[Signature]
 (Owner/Agent) Date

Vantage MGMT Services
31-10 37th Avenue 3FLR
Long Island City, NY 11101

Dawn T. Massey
 109-63 Centreville St 2nd Floor
 Ozone Park, NY 11417

Massey64